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United States Bankruptcy Court Western District of Washington

IN	NRE:	Case No	
Sk	kavlem, Bart H. & Skavlem, Linda A.	Chapter 13	
_	Debtor(s)		
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR DEBTOR	
1.		I certify that I am the attorney for the above-named debtor(s) and that compensation paged to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in	
	For legal services, I have agreed to accept	\$	1,800.00
	Prior to the filing of this statement I have received	\$	1,100.00
	Balance Due	\$	700.00
2.	The source of the compensation paid to me was: Debtor	Other (specify):	
3.	The source of compensation to be paid to me is: Debtor	Other (specify):	
4.	I have not agreed to share the above-disclosed compensati	ion with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation together with a list of the names of the people sharing in the	with a person or persons who are not members or associates of my law firm. A copy of the compensation, is attached.	f the agreement,
5.	In return for the above-disclosed fee, I have agreed to render leg	egal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules, statemen	nd confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed fee does in	not include the following services:	
		CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreeme proceeding.	ent or arrangement for payment to me for representation of the debtor(s) in this bankrupt	tcy
	August 30, 2007 /s/	/ Douglas J. Kaukl	
-	Date	Signature of Attorney	
	La	aw Offices Of Douglas J. Kaukl	
	_	Name of Law Firm	

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Skavlem, Bart H. & Skavlem, Linda A.	X /s/ Bart H. Skavlem	8/30/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Linda A. Skavlem	8/30/2007
	Signature of Joint Debtor (if any)	Date

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

Official Form 22C (Chapter 13) (04/07)	According to the calculations required by this statement:
	✓ The applicable commitment period is 3 years.
In re: Skavlem, Bart H. & Skavlem, Linda A. Debtor(s) Debtor(s)	☐ The applicable commitment period is 5 years.
Case Number:	☐ Disposable income is determined under § 1325(b)(3).
(If known)	✓ Disposable income is not determined under § 1325(b)(3)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

(Check the box as directed in Lines 17 and 23 of this statement.)

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

			Part I. REP	ORT OF	INCOME				
	a. 🗌	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
1	All fig calen If the	ures must reflect average monthly incom dar months prior to filing the bankruptcy amount of monthly income varied during nter the result on the appropriate line.	ne received from case, ending on t	all sources, on the last day of	lerived during the s f the month before	six the filing.	C	Column A Debtor's Income	Column B Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtin	ne, commission	s.			\$	1,491.88	\$ 1,244.70
	the di	ne from the operation of a business, p fference in the appropriate column(s) of de any part of the business expenses	Line 3. Do not en	nter a numbe	less than zero. Do				
3	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating exp	enses	\$					
	C.	Business income		Subtract Li	ne b from Line a		\$		\$
4	appro opera	and other real property income. Subtrapriate column(s) of Line 4. Do not enter ating expenses entered on Line b as a	a number less tha	an zero. Do i art IV.					
_	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating exp	enses	\$					
	C.	Rent and other real property income		Subtract Li	ne b from Line a		\$		\$
5	Intere	est, dividends, and royalties.					\$		\$
6		ion and retirement income.					\$		\$
7	the d	mounts paid by another person or en ebtor or the debtor's dependents, incl by the debtor's spouse.	tity, on a regular uding child or s	r basis, for the pousal supp	ne household exp ort. Do not include	enses of e amounts	\$		\$
8	you c Socia	nployment compensation. Enter the amontend that unemployment compensation. I Security Act, do not list the amount of sont in the space below:	n received by you	or your spo	use was a benefit u	under the			
		employment compensation claimed to a benefit under the Social Security Act	Debtor \$		Spouse \$		\$		\$
0	inclu	ne from all other sources. If necessary de any benefits received under the Socia, crime against humanity, or as a victim ont.	al Security Act or	payments re-	ceived as a victim	of a war			
9	a.				\$				
	b.				\$				
	Total and enter on Line 9					\$		\$	
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in					\$	1,491.88	\$ 1,244.70	
11		I. If Column B has been completed, add If Column B has not been completed, en				nter the	\$		2,736.58

	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD				
12	Enter the amount from Line 11.	\$	2,736.58		
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$	0.00		
14 Subtract Line 13 from Line 12 and enter the result.					
Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		\$	32,838.96		
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: Washington b. Enter debtor's household size: 3	\$	60,597.00		
Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.					

	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOM	ΛE				
18	Enter the amount from Line 11.	\$	2,736.58			
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$	0.00			
20	20 Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.					
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$	32,838.96			
22	22 Applicable median family income. Enter the amount from Line 16.					
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.					

	Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
		Subpart A: Deductions under Standards of	the Internal Revenue Se	ervice (IRS)		
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).					
	IRS I at <u>ww</u> Paym	al Standards: housing and utilities; mortgage/rent expendousing and Utilities Standards; mortgage/rent expense for your courw.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on the for any debts secured by your home, as stated in Line 47; subtracts. 25B. Do not enter an amount less than zero.	nty and family size (this informat Line b the total of the Average N	ion is available Monthly		
25B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$]		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$			
	C.	Net mortgage/rental expense	Subtract Line b from Line a]	\$	
26	25B (al Standards: housing and utilities; adjustment. If you cont does not accurately compute the allowance to which you are entitled any additional amount to which you contend you are entitled, and stay:	under the IRS Housing and Utili	ities Standards,	\$	

Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.							
27		k the number of vehicles for which you pay the operating expenses or fo contribution to your household expenses in Line 7.	or which the operating expenses	are included			
	□ 0	☐ 1 ☐ 2 or more.					
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
	□ 1	2 or more.					
28	www. for ar	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line by debts secured by Vehicle 1, as stated in Line 47; subtract Line b from nter an amount less than zero.	the total of the Average Monthly	/ Payments			
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$				
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		œ.		
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do						
29	a.	nter an amount less than zero. IRS Transportation Standards, Ownership Costs, Second Car	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$		
30	state,	er Necessary Expenses: taxes. Enter the total average monthly ex and local taxes, other than real estate and sales taxes, such as income ity taxes, and Medicare taxes. Do not include real estate or sales taxes.	taxes, self employment taxes,		\$		
31	dedu	er Necessary Expenses: mandatory payroll deductions. Entections that are required for your employment, such as mandatory retirem. Do not include discretionary amounts, such as non-mandatory 40°	nent contributions, union dues, a		\$		
32	insura	er Necessary Expenses: life insurance. Enter average monthly pance for yourself. Do not include premiums for insurance on your de of insurance.			\$		
33	pay p	er Necessary Expenses: court-ordered payments. Enter the to ursuant to court order, such as spousal or child support payments. Do nations included in Line 49.			\$		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing						
35	similar services is available. \$ Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. \$						
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health						
37	pay fo waitin	er Necessary Expenses: telecommunication services. Enter to treecommunication services other than your basic home telephone seing, caller id, special long distance, or internet service—to the extent necested dependents. Do not include any amount previously deducted.	rvice-such as cell phones, pag	gers, call	\$		
38	Tota	I Expenses Allowed under IRS Standards. Enter the total of Lir	nes 24 through 37.		\$		

Uniciai	FOITH 2	2C (Chapter 13) (04/07) - Cont.					
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37						
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for your spouse, or your dependents in each the following categories.						
	a.	Health Insurance		\$			
39	b.	Disability Insurance		\$			
	C.	Health Savings Account		\$			
		· ·		Total: Add Lines a, b a	nd c		\$
Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include						\$	
41	safety	ection against family violence. Enter any of your family under the Family Violence Prevexpenses is required to be kept confidential by	ention and Services A			e of	\$
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the average monthly expenses that you						\$
43	actual childre	cation expenses for dependent childre ly incur, not to exceed \$137.50 per child, in pro en less than 18 years of age. You must proviont claimed is reasonable and necessary and	oviding elementary and de your case trustee v	d secondary education for with documentation de	or your dependent monstrating that t		\$
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional						\$
45		inued charitable contributions. Enter th ial instruments to a charitable organization as			the form of cash or		\$
46	Total	Additional Expense Deductions unde	er § 707(b). Enter the	total of Lines 39 throug	h 45		\$
		Subpart (C: Deductions fo	r Debt Payment		_	
	own, I Avera follow	re payments on secured claims. For ear ist the name of the creditor, identify the proper ge Monthly Payment is the total of all amounts ing the filing of the bankruptcy case, divided by ed by the mortgage. If necessary, list additional	ty securing the debt, a contractually due to e 60. Mortgage debts s	nd state the Average Mo ach Secured Creditor in should include payments	onthly Payment. The the 60 months		
47		Name of Creditor	Property Securing th	e Debt	60-month Average Pmt		
	a.				\$		
	b.				\$		
	c.				\$		
				Total: Ad	d lines a, b and c.		\$
	motor deduct Line 4 paid in	r payments on secured claims. If any of vehicle, or other property necessary for your stition 1/60th of any amount (the "cure amount"). 7, in order to maintain possession of the proper order to avoid repossession or foreclosure. Lonal entries on a separate page.	support or the support of that you must pay the erty. The cure amount	of your dependents, you creditor in addition to the would include any sums	may include in your e payments listed in in default that must chart. If necessary,	t be	
48		Name of Creditor	Property Securing th	e Debt	1/60th of the Cure Amount		
	a.				\$		
	b.				\$		
	C.				\$		
				Total: Ad	d lines a, b and c.	J	\$
49		nents on priority claims. Enter the total ares), divided by 60.	mount of all priority clai	ms (including priority ch	ild support and alim		\$

		` ' ' '				
	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					
	a.	Projected average monthly Chapter 13 plan payment.	\$			
50	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	1	\$	
51	Tota	Deductions for Debt Payment. Enter the total of Lines 47 through	gh 50.		\$	
	Subpart D: Total Deductions Allowed under § 707(b)(2)					
52	Tota	I of all deductions allowed under § 707(b)(2). Enter the total of	f Lines 38, 46, and 51.		\$	

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Enter current monthly income. Enter the amount from Line 20.	\$				
54	Support Income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$				
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$				
57	Total adjustments to determine disposable income. Add the amounts on Line 54, 55, and 56 and enter the result.	\$				
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$				

Part VI. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

	Part VII. VERIFICATION					
	I declare under penalty of perjury that sign.)	the information provided in this statement is true and correct. (If this a joint case, both debtors must				
60	Date: August 30, 2007	Signature: /s/ Bart H. Skavlem (Debtor)				
	Date: August 30, 2007	Signature: /s/ Linda A. Skavlem (Joint Debtor, if any)				

(Official Form 1) (04/07)					
United Sta Western D	X7-14 D-4-4				
Name of Debtor (if individual, enter Last, First, Middl Skavlem, Bart H.	Name of Joint Debtor (Spouse) (Last, First, Middle): Skavlem, Linda A.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): 8883	er Tax I.D. No. (if more	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8639			
Street Address of Debtor (No. & Street, City, State & 20913 90th Ave. Ct. E Graham, WA	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 20913 90th Ave. Ct. E Graham, WA				
Granam, WA	ZIPCODE 98338	Giallalli, WA		ZIPCODE 98338	
County of Residence or of the Principal Place of Busin Pierce	ness:	County of Residence Pierce	e or of the Principal Plac	ce of Business:	
Mailing Address of Debtor (if different from street add PO Box 874 Graham, WA	dress)	Mailing Address of Joint Debtor (if different from street address): PO Box 874			
Granam, WA	ZIPCODE 98338	Graham, WA		ZIPCODE 98338	
Location of Principal Assets of Business Debtor (if di	fferent from street address abo	ove):			
				ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Nature of B (Check on (Check		box.)	the Petition is Filed (Check one box.) Chapter 7 Chapter 15 Petition for		
		Railroad [Stockbroker [Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts	
	Entity pplicable.) organization under tates Code (the	(Check one box) ity able.) inization under (Check one box) Debts are primarily consumer □ Debts are prin debts, defined in 11 U.S.C. business debts individual primarily for a			
Filing Fee (Check one box	2)		Chapter 11 D	ebtors:	
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.	Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.				
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured cre	excluded and administrative			ACE IS FOR COURT USE ONLY	
1	5,001- 10,001- 25,00 10,000 25,000 50,00	,	Over 0,000		
Estimated Assets So to \$10,000 to \$1	100,000 to S1 million \$100 mi	on	han		
Estimated Liabilities \$\infty\$ \\$50,000 to \$\infty\$ \\$1	100,000 to	on	han		

(Official Form 1) (04/07)		FORM B1, Page 2			
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Skavlem, Bart H. & Skavlen	n, Linda A.			
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)					
Location Where Filed: Western District Of Washington At Tacoma	Case Number: 04-45689	Date Filed: 6/4/2004			
Location Where Filed: N/A	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., form 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and i requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are possible) I, the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available un	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare mer that [he or she] may proceed under the 11, United States Code, and have not each such chapter. I further certify the notice required by § 342(b) of the			
Yes, and Exhibit C is attached and made a part of this petition. No Ex (To be completed by every individual debtor. If a joint petition is filed, Exhibit D completed and signed by the debtor is attached and the lifthis is a joint petition:		ach a separate Exhibit D.)			
Exhibit D also completed and signed by the joint debtor is atta	ched a made a part of this petition.				
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord or le	ssor that obtained judgment)				
(Address of I	andlord or lessor) are circumstances under which the de	ebtor would be permitted to cure the			
entire monetary default that gave rise to the judgment for posses Debtor has included in this petition the deposit with the court of of the petition.	ession, after the judgment for possess	sion was entered, and			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Skavlem, Bart H. & Skavlem, Linda A.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States

Code, specified in this petition. Bart H. Skaviem Linda A. Skavlem

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Χ	
	Signature of Foreign Representative
X	

Printed Name of Foreign Representative

Date

	Signature	of	Attorney
--	-----------	----	----------

ttomey for Debtor(s)

Printed Name of Attorney for Debtor(s)

Law Offices Of Douglas J. Kaukl Firm Name

14705 Meridian E

Address

Puyallup, WA 98375

(253) 848-4581

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

		M. II. 1711 F. II. 1711 V.	 ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Signature	of Authorized Indiv	ridual	
Drintad M	me of Authorized	ndúádual	
Timed IN	tine of Audiorezed	Harviguai	

Х

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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Date: August 30, 2007

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

United States Bankruptcy Court Western District of Washington

western District of w	asnington
IN RE:	Case No
Skavlem, Bart H.	Chapter 13
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S ST WITH CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can exhatever filing fee you paid, and your creditors will be able to resume and you file another bankruptcy case later, you may be required to pay to stop creditors collection activities.	lismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, earlier one of the five statements below and attach any documents as directed.	ch spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I receithe United States trustee or bankruptcy administrator that outlined the opp performing a related budget analysis, and I have a certificate from the agence certificate and a copy of any debt repayment plan developed through the agence of the control of the state of the s	ortunities for available credit counseling and assisted me in y describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I rece the United States trustee or bankruptcy administrator that outlined the opp performing a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to yet the agency no later than 15 days after your bankruptcy case is filed.	portunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved days from the time I made my request, and the following exigent circum requirement so I can file my bankruptcy case now. [Must be accompanied by circumstances here.]	nstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it will sobtain the credit counseling briefing within the first 30 days after you file the agency that provided the briefing, together with a copy of any deextension of the 30-day deadline can be granted only for cause and is limbe filed within the 30-day period. Failure to fulfill these requirement satisfied with your reasons for filing your bankruptcy case without first dismissed.	eyour bankruptcy case and promptly file a certificate from bt management plan developed through the agency. Any ited to a maximum of 15 days. A motion for extension must s may result in dismissal of your case. If the court is not
4. I am not required to receive a credit counseling briefing because of: <i>a motion for determination by the court.</i>]	Check the applicable statement.] [Must be accompanied by
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial in	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impair participate in a credit counseling briefing in person, by telephone, o ☐ Active military duty in a military combat zone.	ed to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined does not apply in this district.	that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is tru	e and correct.
Signature of Debtor: /s/ Bart H. Skavlem	

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Date: August 30, 2007

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

United States Bankruptcy Court Western District of Washington

Western District of	t Washington
IN RE:	Case No.
Skavlem, Linda A.	Chapter 13
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five states do so, you are not eligible to file a bankruptcy case, and the court contains whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to to stop creditors collection activities.	an dismiss any case you do file. If that happens, you will lose time collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the ag certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me ir gency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approduct of the time I made my request, and the following exigent circumstances of I can file my bankruptcy case now. [Must be accompanied circumstances here.]	rcumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it we obtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of any extension of the 30-day deadline can be granted only for cause and is be filed within the 30-day period. Failure to fulfill these requirem satisfied with your reasons for filing your bankruptcy case without dismissed. 4. I am not required to receive a credit counseling briefing because a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by resof realizing and making rational decisions with respect to financ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephon Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined ones not apply in this district.	a file your bankruptcy case and promptly file a certificate from a debt management plan developed through the agency. Any limited to a maximum of 15 days. A motion for extension must nents may result in dismissal of your case. If the court is not first receiving a credit counseling briefing, your case may be considered to the applicable statement.] [Must be accompanied by asson of mental illness or mental deficiency so as to be incapable stal responsibilities.); apaired to the extent of being unable, after reasonable effort, to be, or through the Internet.);
I certify under penalty of perjury that the information provided above is	s true and correct.
Signature of Debtor: /s/Linda A Skavlem	

United States Bankruptcy Court Western District of Washington

IN RE:	Case No
Skavlem, Bart H. & Skavlem, Linda A.	Chapter 13
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 240,000.00		
B - Personal Property	Yes	3	\$ 34,694.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 112,065.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		\$ 18,651.90	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 54,904.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,864.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,747.00
	TOTAL	22	\$ 274,694.00	\$ 185,620.90	

United States Bankrupcty Court Western District of Washington

IN RE:	Case No
Skavlem, Bart H. & Skavlem, Linda A.	Chapter 13
Debtor((s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 5,301.90
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 13,350.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 18,651.90

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,864.92
Average Expenses (from Schedule J, Line 18)	\$ 1,747.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,736.58

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 18,651.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.90
4. Total from Schedule F		\$ 54,904.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 54,904.90

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
20913 90th Ave. Ct. E, Graham, WA 98338		С	240,000.00	112,065.00
	ТОТ	AL	240,000.00	

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

					CURRENT VALUE OF
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR
					EXEMPTION
1.	Cash on hand.		Cash on hand	С	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking Account - Wells Fargo Bank	С	250.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Bank - checking account	С	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit - Tacoma Power	С	324.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		General Household Furnishings	С	5,820.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collectable Model Cars, Tractor, Toys	С	600.00
6.	Wearing apparel.		Children's Wearing Apparel	С	500.00
			Men's Wearing Apparel	С	500.00
			Women's Wearing Apparel	С	500.00
7.	Furs and jewelry.		Jewelry	С	350.00
			Wedding rings	С	1,000.00
8.	Firearms and sports, photographic,		Camping Gear, Gardening and Wood Tools	С	500.00
	and other hobby equipment.		Digital camera	С	50.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				1	I
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Delinquent child support	W	3,000.00
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1978 Toyota Pickup (not running)	С	200.00
	other vehicles and accessories.		1982 Toyota Pickup (not running)	С	500.00
			1989 Dodge Dakota Pickup	С	1,500.00
			1990 Buick Reatta	С	2,000.00
		,,	1999 Monte Carlo (not running)	С	2,000.00
	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.				
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	Х			

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32	Crops - growing or harvested. Give particulars.	X			
33	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
	Other personal property of any kind not already listed. Itemize.		Misc. Work Tools	С	15,000.00
			ТОТ	ΊΑL	34,694.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

\sim		-
Case		\sim
Casc	11	v.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects t	he exemptions to	which debtor	is entitled	under:
(Check one box)				

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
20913 90th Ave. Ct. E, Graham, WA 98338	RCW 6.13.030	125,000.00	240,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	RCW 6.15.010(3)(b)	50.00	50.00
Checking Account - Wells Fargo Bank	RCW 6.15.010(3)(b)	250.00	250.00
Wells Fargo Bank - checking account	RCW 6.15.010(3)(b)	50.00	50.00
Security deposit - Tacoma Power	RCW 6.15.010(3)(b)	320.00	324.00
General Household Furnishings	RCW 6.15.010(3)(a) RCW 6.15.010(3)(b)	3,070.00 2,750.00	5,820.00
Collectable Model Cars, Tractor, Toys	RCW 6.15.010(3)(b) RCW 6.15.010(3)(a)	330.00 270.00	600.00
Children's Wearing Apparel	RCW 6.15.010(3)(a)	500.00	500.00
Men's Wearing Apparel	RCW 6.15.010(3)(a)	500.00	500.00
Women's Wearing Apparel	RCW 6.15.010(3)(a)	500.00	500.00
Jewelry	RCW 6.15.010(1)	350.00	350.00
Wedding rings	RCW 6.15.010(1)	1,000.00	1,000.00
Camping Gear, Gardening and Wood Tools	RCW 6.15.010(3)(a)	500.00	500.00
Digital camera	RCW 6.15.010(3)(b)	50.00	50.00
Delinquent child support	RCW 6.15.010(3)(d)	3,000.00	3,000.00
1989 Dodge Dakota Pickup	RCW 6.15.010(3)(c)	1,500.00	1,500.00
1990 Buick Reatta	RCW 6.15.010(3)(c)	2,000.00	2,000.00
Misc. Work Tools	RCW 6.15.010(4)(c)	5,000.00	15,000.00

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1068		С	Mortgage on home	T			100,065.00	
BENEFICIAL MORTGAGE 961 WEIGEL DR ELMHURST, IL 60126			VALUE \$ 240,000.00					
ACCOUNT NO.			Assignee or other notification for:	T				
CHICAGO TITLE COMPANY OF WASHINGTON LSI DIVISION, INC, AS TRUSTEE 3500 188TH ST LYNNWOOD, WA 98037			BENEFICIAL MORTGAGE					
			VALUE \$	1				
ACCOUNT NO. HFC 307 29TH STREET NE PUYALLUP, WA 98372			Assignee or other notification for: BENEFICIAL MORTGAGE					
			VALUE \$	1				
ACCOUNT NO.		С	Holds lien on family home	T			12,000.00	
CHARLES MCGINNIS 4421 HARMON LANE CARLSBAD, NM 88220			•				·	
			VALUE \$ 240,000.00					
0 continuation sheets attached		-	(Total of the	_	age	e)	\$ 112,065.00	\$
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	stic	n al	s 112.065.00	S

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

✓ Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

▼ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3 continuation sheets attached

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Domestic Support Obligations

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	ONERCOID AND A STATE OF THE PARTY OF THE PAR	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 0010	+	H	Past Due Child Support	+	t	+	\dagger			
WASHINGTON STATE SUPPORT REGISTRY PO BOX 45868 OLYMPIA, WA 98504-5868										
	igspace	<u> </u>		\perp	Ļ	1	4	5,301.90	5,301.00	0.90
ACCOUNT NO.	_		Assignee or other notification for:							
MICHELLE SKAVLEM 10715 211TH AVE CT E BONNEY LAKE, WA 98391-6655			WASHINGTON STATE SUPPORT REGISTRY							
ACCOUNT NO.	T		Assignee or other notification	+	t	\dagger	\dagger			
STATE OF WASHINGTON DIVISION OF CHILD SUPPORT PO BOX 11520 TACOMA, WA 98411-5520			for: WASHINGTON STATE SUPPORT REGISTRY							
ACCOUNT NO.										
ACCOUNT NO.	_					1				
ACCOUNT NO.	_	<u> </u>				<u> </u>				
Sheet no1 of3 continuation sheets. Schedule of Creditors Holding Unsecured Priority	s att	ached	l to (Totals of th	Sub				\$ 5,301.90	\$ 5,301.00	\$ 0.90
			hedule E. Report also on the Summary of Sch	-	To	tal	ı	\$	9 0,001100	, 0.00
(Us	se o	nly on	a last page of the completed Schedule E. If ap		To					
			cal Summary of Certain Liabilities and Relate						\$	\$

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 6016		С	DelinquentProperty Taxes	T					
PIERCE COUNTY ASSESSOR-TREASURER 2401 SOUTH 35TH STREET, RM 142 TACOMA, WA 98409-6111									
	-			_			10,046.00	10,046.00	
ACCOUNT NO.			Assignee or other notification for:						
OFFICE OF THE PROSECUTING ATTORNEY CIVIL DIVISION 955 TACOMA AVENUE SOUTH, SUITE 301 TACOMA, WA 98402-2160			PIERCE COUNTY ASSESSOR-TREASURER						
ACCOUNT NO. 5315		Н	Court fines and restitution	T					
PIERCE COUNTY DISTRICT COURT 930 TACOMA AVE S, ROOM 601 TACOMA, WA 98402-2175							2,415.00	2,415.00	
ACCOUNT NO.			Assignee or other notification	\vdash			_,	,	
OSI COLLECTION SERVICES, INC. PO BOX 986 BROOKFIELD, WI 53008-0986			for: PIERCE COUNTY DISTRICT COURT						
ACCOUNT NO.			Assignee or other notification	╁	-				
PIERCE COUNTY DISTRICT COURT 1902 S 96TH ST TACOMA, WA 98444			for: PIERCE COUNTY DISTRICT COURT						
ACCOUNT NO. 8678		Н	Court fine						
PUYALLUP MUNICIPAL COURT 929 E MAIN ST, SUITE 120 PUYALLUP, WA 98371							468.00	468.00	
Sheet no. 2 of 3 continuation sheets				Sub					
Schedule of Creditors Holding Unsecured Priority	Cla	aims	(Totals of the	-	_		\$ 12,929.00	\$ 12,929.00	\$
(Use only on last page of the comp	olet	ed Scl	nedule E. Report also on the Summary of Sch		Tot ıles		\$		
			last page of the completed Schedule E. If ap	plic		e,			
report also on the	e St	atistic	al Summary of Certain Liabilities and Relate	d D	ata	ι.)		\$	\$

_____ Case No. ___

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 8234		Н	Court fines						
RITZVILLE DISTRICT COURT 210 WEST BROADWAY AVE RITZVILLE, WA 99169-1860							421.00	421.00	
ACCOUNT NO.	t		Assignee or other notification	t	H		421.00	421.00	
ALLIANCE ONE RECEIVABLES MGMT., INC. 6565 KIMBALL DRIVE SUITE 200 GIG HARBOR, WA 98335			for: RITZVILLE DISTRICT COURT						
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 3 of 3 continuation sheets Schedule of Creditors Holding Unsecured Priority	/ Cl	aims	(Totals of the	,	oag Tot	e) al	\$ 421.00	\$ 421.00	\$
			nedule E. Report also on the Summary of Sch	,	Tot	al	\$ 18,651.90		
			last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate					\$ 18,651.00	\$ 0.90

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5179		С	Consumer debt			Ī	
AMERICAN ONLINE C/O NCO FINANCIAL SYSTEMS, INC. PO BOX 15740 WILMINGTON, DE 19850-5740							116.00
ACCOUNT NO. 0687		С	Consumer debt				
BENEFICIAL/HFC CONSUMER BANK PO BOX 8603 ELMHURST, IL 60126							16,325.00
ACCOUNT NO. 3450		С	Consumer debt				<u> </u>
CITY TREASURER DEPT OF PUBLIC UTILITIES PO BOX 11007 TACOMA, WA 98411-0007							1,403.00
ACCOUNT NO. 6719		С					
COOKING CLUB OF AMERICA C/O UNIVERSAL FIDELITY LP PO BOX 941911 HOUSTON, TX 77094-8911							24.00
7 continuation sheets attached			(Total of th		tota age		\$ 17,868.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	als atis	tica	n ll	¢

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		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINITOTITO ATED	Garagas	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	\top			\dagger	
UNIVERSAL FIDELITY LP PO BOX 940880 HOUSTON, TX 77094-7880			COOKING CLUB OF AMERICA					
ACCOUNT NO. 1351		С	Consumer debt				+	
DAIMLERCHRYSLER SERVICE TRUSTEE PAYMENT DEPT 100301 PO BOX 55000 DETROIT, MI 48255-1003								5,032.00
ACCOUNT NO.			Assignee or other notification for:					
RICHARD J. HAYDEN, P.S. 1427 W 6TH AVE SPOKANE, WA 99204-3303			DAIMLERCHRYSLER SERVICE					
ACCOUNT NO. 141A		С	Medical services			1	\dagger	
DIAGNOSTIC IMAGING NW PO BOX 9888 LAKEWOOD, WA 98498-0888								97.00
ACCOUNT NO.			Assignee or other notification for:	+	1		+	97.00
PACIFIC NORTHWEST COLLECTIONS, INC. 819 PACIFIC AVE TACOMA, WA 98402-5299			DIAGNOSTIC IMAGING NW					
ACCOUNT NO. 8809		С	Consumer debt	-			+	
FORD MOTOR CREDIT COMPANY PO BOX 6508 MESA, AZ 85216-6508								7,006.00
ACCOUNT NO.	+		Assignee or other notification for:	+		\dagger	+	7,000.00
KRISTA WHITE BISHOP, WHITE & MARSHALL, P.S. PO BOX 2186 SEATTLE, WA 98101			FORD MOTOR CREDIT COMPANY					
Sheet no1 of7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sul f this j				12,135.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	ort al e Stati	stic	on cal		

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		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5225		С	Medical services				
GOOD SAMARITAN HOSPITAL PO BOX 598 PUYALLUP, WA 98371							2,083.00
ACCOUNT NO.			Assignee or other notification for:	Н		Н	2,003.00
MERCHANTS CREDIT ASSOC. PO BOX 7416 BELLEVUE, WA 98008			GOOD SAMARITAN HOSPITAL				
ACCOUNT NO. 4916		С	Medical services			Н	
GRAHAM MEDICAL CLINIC 21120 MERIDIAN E PO BOX 1188 GRAHAM, WA 98338							96.00
ACCOUNT NO. 5141		С	Consumer debt				
HOUSEHOLD FINANCE CORP C/O RMS RECEIVABLES MGMT SOLUTIONS 260 E WENTWORTH AVE WEST ST PAUL, MN 55118							5,900.00
ACCOUNT NO. 8622		С	Medical Services			Н	
MARY BRIDGE CHILDREN'S HEALTH ALLIANCE PO BOX 5888 TACOMA, WA 98415							
				Н			10.00
ACCOUNT NO. MERCHANTS CREDIT ASSOC. PO BOX 7416 BELLEVUE, WA 98008			Assignee or other notification for: MARY BRIDGE CHILDREN'S HEALTH ALLIANCE				
ACCOUNT NO.		С	Medical Services	Н		Н	
MEDICAL IMAGING NORTHWEST, LLP PO BOX 98888 LAKEWOOD, WA 98498-8888							
							1.00
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 8,090.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	┢		Assignee or other notification for:	H	\dashv	H	
PACIFIC NORTHWEST COLLECTIONS, INC. 819 PACIFIC AVE TACOMA, WA 98402-5299			MEDICAL IMAGING NORTHWEST, LLP				
ACCOUNT NO. 2928	T	С	Medical Services	H	\exists	H	
MULTICARE PO BOX 34616 SEATTLE, WA 98124-1616							122.00
ACCOUNT NO.			Assignee or other notification for:	Н	\exists	H	122.00
HEALTHCARE BILLING SERVICES PO BOX 6386 BELLEVUE, WA 98008			MULTICARE				
ACCOUNT NO.	\vdash		Assignee or other notification for:	H		H	
MERCHANTS CREDIT ASSOC. PO BOX 7416 BELLEVUE, WA 98008			MULTICARE				
ACCOUNT NO. 9882	\vdash	С	Medical services	H	\dashv	\dashv	
NW MEDICAL SPECIALTIES 1624 S "I" ST STE 305 TACOMA, WA 98405							
ACCOUNT NO. 5496	H	С	Consumer debt	Н	_	Н	23.00
OWEN SNAP ON TOOLS C/O OLYMPIC COLLECTION, INC. PO BOX 69667 SEATTLE, WA 98168-9667			Consumer dest				676.00
ACCOUNT NO. 8898	\vdash	С	Medical services	H	\dashv	H	070.00
PACIFIC SPORTS MEDICINE 3315 S 23RD ST TACOMA, WA 98405	1						54.00
Sheet no 3 of 7 continuation sheets attached to	Ш	<u> </u>	<u> </u>	Subt	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age	(3)	\$ 875.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	t also tatis	tica	n al	\$

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Case		0
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		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2869		С	Parking				
PARKING SERVICES ATTN: COLLECTION DEPT 4739 UNIVERSITY WAY NE #1646 SEATTLE, WA 98105-4492			g				15.00
ACCOUNT NO. 6276		С	Automobile accident				
PROGRESSIVE NORTHERN INSURANCE PO BOX 43258 RICHMOND HEIGHTS, OH 44143							1,257.00
ACCOUNT NO. 4634		С	Medical Services				1,201100
PUYALLUP FOOT & ANKLE CENTER 10116 116TH ST E #103 PUYALLUP, WA 98383-3541							440.00
ACCOUNT NO. 6515		С	Medical services	+			440.00
PUYALLUP VALLEY FAMILY MEDICAL PO BOX 40 PUYALLUP, WA 98371-0137							
							275.00
ACCOUNT NO. 3451 QUEST DIAGNOSTICS INC. PO BOX 41652 PHILADELPHIA, PA 19101-1652		С	Medical services				24.00
ACCOUNT NO. 9069		С	Consumer debt	+	-		21.00
QWEST PO BOX 12480 SEATTLE, WA 98111-4480		•	Solicamer dest				770.00
ACCOUNT NO.			Assignee or other notification for:	+			770.00
OMNIUM WORLDWIDE, INC. PO BOX 956842 ST LOUIS, MO 63195			QWEST				
Sheet no. 4 of 7 continuation sheets attached to			<u> </u>	Sul	otot	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of (Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	this port al	oag Tot so o	e) tal on al	\$ 2,778.00

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNTANO	H		Assignee or other notification for:	\forall	П	\dashv	
OSI COLLECTION SERVICES, INC. PO BOX C-68965 SEATTLE, WA 98168-0965			QWEST				
ACCOUNT NO.			Assignee or other notification for:	H		П	
QWEST COMMUNICATION BANKRUPTCY DEPARTMENT PO BOX 5508 BISMARCK, ND 58506			QWEST				l
ACCOUNT NO. 7156	Ħ	С	Consumer debt	H			
QWEST COMMUNICATION FKA US WEST 20 E THOMAS 17TH FLOOR PHOENIX, AZ 85012							201.00
ACCOUNT NO. 9075		С	Medical services	\forall			
RAINIER ANESTHIA ASSOCIATES 400 PIONEER AVE PUYALLUP, WA 98372							
ACCOUNT NO. 2534	H	С	Medical services	\vdash	Н	Н	38.00
RAINIER ORTHOPEDIC INSTITUTE 3801 5TH ST SE PUYALLUP, WA 98374							
ACCOVINENC		С	Consumer debt	\vdash		Н	30.00
ACCOUNT NO. SEATAC TOOLS & EQUIPMENT 26011 SUMNER BUCKLEY HWY BUCKLEY, WA 98321			Consumer dest				154.00
ACCOUNT NO.	H		Assignee or other notification for:	\forall			154.00
PACIFIC NORTHWEST COLLECTIONS, INC. 819 PACIFIC AVE TACOMA, WA 98402-5299			SEATAC TOOLS & EQUIPMENT				
Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u>. </u>	(Total of th	Sub is p	tota age	al e)	\$ 423.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t also tatis	tica	n al	\$

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Case		0
Case	1.	

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPITED	DISPUIED	AMOUNT OF CLAIM
ACCOUNT NO. 4639		С	Consumer debt	+			\dagger	
SILKIES BILLING CENTER PO BOX 70120 PHILADELPHIA, PA 19176-0120								22.00
ACCOUNT NO.		С	Medical services					
SOCIAL TREATMENT OPPORTUNITY 12812 - 101 AVE CT E STE 103 PO BOX 731845 PUYALLUP, WA 98373								910.00
ACCOUNT NO. 1516		С	Medical Services	\top		Ī	†	
ST FRANCIS HOSPITAL DEPT #2000 PO BOX 34936 SEATTLE, WA 98124-1936								10,404.00
ACCOUNT NO.			Assignee or other notification for:				\dagger	•
AR STRAT 20819 72ND AVE S, SUITE 305 KENT, WA 98032	•		ST FRANCIS HOSPITAL					
ACCOUNT NO.			Assignee or other notification for:	+			+	
NCO FINANCIAL SYSTEMS, INC. 33400 8TH AVE S, SUITE 100 FEDERAL WAY, WA 98003			ST FRANCIS HOSPITAL					
ACCOUNT NO. 4127		С	Medical services	+	-		+	
ST JOSEPH MEDICAL CENTER DEPT 3067 PO BOX 34967 SEATTLE, WA 98124-1936			modisul sel vices					105.00
ACCOUNT NO.			Assignee or other notification for:			\dagger	\dagger	
PACIFIC NORTHWEST COLLECTIONS, INC. 819 PACIFIC AVE TACOMA, WA 98402-5299	•		ST JÖSEPH MEDICAL CENTER					
Sheet no. 6 of 7 continuation sheets attached to]		Sul	otor	tal	+	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of (Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	this port als	pag Tot so o stic	ge) tal on cal	\$	11,441.00

\sim		-
Case		0
Case	1.	

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2534		С	Medical services	H		H	
STEVEN BRACK 702 23RD AVE SE PUYALLUP, WA 98373							44.00
ACCOLINE NO			Assignee or other notification for:	Н		\dashv	44.00
ACCOUNT NO. OLYMPIC COLLECTION, INC. PO BOX 69667 SEATTLE, WA 98168-9667	_		STEVEN BRACK				
ACCOUNT NO. 2032		С	Consumer debt			\dashv	
T-MOBILE PO BOX 742596 CINCINATI, OH 45274							223.00
ACCOUNT NO. 5685		С	NSF Check			\dashv	223.00
TELECHECK PO BOX 17450 DENVER, CO 80217							
		С	Overdrawn checking account			\dashv	81.00
ACCOUNT NO. 9315 US BANK - RECOVERY DEPARTMENT ATTN: KIM MALLORY PO BOX 5227, ML CN-OH-W15 CINCINNATI, OH 45202-5227			Overdrawn checking account				756.00
ACCOUNT NO.			Assignee or other notification for:			H	7 30.00
US BANK PO BOX 1800 SAINT PAUL, MN 55101-0800			US BANK - RECOVERY DEPARTMENT				
ACCOUNT NO. 3148		С	Medical services	H		\dashv	
WOODCREEK PEDIATRICS 1706 MERIDIAN S STE 120 PUYALLUP, WA 98371							
							190.00
Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 1,294.00
Salara			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T als tatis	Tota o o tica	al n	\$ 54,904.00

IN	Ī	RE	Skavlem,	Bart H.	&	Skavlem.	Linda /	Α.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Skavlem, Bart H. & Skavlem, Linda	IN	IN	V	RE	Skavlem.	Bart H.	&	Skavlem.	Linda	Α	۱	
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Case No.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE H - CODEBTORS

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IN RE Skavlem, Bart H. & Skavlem, Linda A.

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No.

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	or's Marital Status DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S): Daughter				AGE(S 17):	
EMDI OVMENT.	DERTOR			CDOLLCE			
EMPLOYMENT:	DEBTOR			SPOUSE			
Occupation Name of Employer CORLISS How long employed		KEWOOD VIL	EWOOD VILLA REALTY				
Address of Employer 2720 EAST MAIN 10310 GRAVEL PUYALLUP, WA 98375 LAKEWOOD, V					Α		
INCOME: (Estimate of average of	or projected monthly income at time case filed)			DEBTOR		SPOUSE	
 Current monthly gross wages, salary, and commissions (prorate if not paid monthly) Estimated monthly overtime 			\$ \$	3,640.00 546.00		1,134.00	
3. SUBTOTAL			\$	4,186.00	\$	1,134.00	
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and Social Security b. Insurance c. Union dues d. Other (specify) L&I			\$ \$ \$	658.67 34.67	\$ \$	86.74	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		<u>\$</u>	693.34	\$ <u></u>	86.74	
6. TOTAL NET MONTHLY TAKE HOME PAY		\$	3,492.66		1,047.26		
		\$ \$		\$ \$ \$			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above11. Social Security or other government assistance (Specify)		\$		\$	325.00		
12. Pension or retirement income			\$ \$ \$		\$ \$ \$		
13. Other monthly income (Specify)			\$ \$		\$ \$		
14. SUBTOTAL OF LINES 7 T			\$		\$	325.00	
15. AVEKAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	1	<u> </u>	3,492.66	\$	1,372.26	
16. COMBINED AVERAGE MONTHLY INCOME : (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)				4,864.92 Schedules and, if applicable, on ain Liabilities and Related Data)			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

IN RE Skavlem, Bart H. & Skavlem, Linda A.

Debtor(s)

${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

_ Case No. ___

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly
quarterly, semi-annually, or annually to show monthly rate.

	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
	a. Are real estate taxes included? Yes No	Ψ	
	2. Utilities: a. Electricity and heating fuel	•	200.00
	b. Water and sewer	\$ ——	17.00
	c. Telephone	\$ —	35.00
	d. Other	\$ ——	
	<u> </u>	\$	
	3. Home maintenance (repairs and upkeep)	\$	75.00
	4. Food	\$	600.00
	5. Clothing	\$	60.00
	6. Laundry and dry cleaning	\$	30.00
	7. Medical and dental expenses	\$	50.00
o	8. Transportation (not including car payments)		300.00
ware	9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
Soft	10. Charitable contributions	\$	
orms	11. Insurance (not deducted from wages or included in home mortgage payments)		
F.	a. Homeowner's or renter's	\$	50.00
© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	b. Life	\$	
	c. Health	2 —	90.00
	d. Auto e. Other	Ф —	90.00
	e. Oulei	— ţ —	
	12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	
		\$	
	(Specify)	-\$	
	13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	`	
196	b. Other	\$ ——	
(i)	o. Oulci	— \$ —	
	14. Alimony, maintenance, and support paid to others	\$	
	15. Payments for support of additional dependents not living at your home	\$	
	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
	17. Other Pierce County Restitution		50.00
	Personal Care; Haicuts	\$	40.00
	Miscellaneous	\$	100.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 4,864.92
b. Average monthly expenses from Line 18 above	\$ 1,747.00
c. Monthly net income (a. minus b.)	\$ 3.117.92

IN RE Skavlem, Bart H. & Skavlem, Linda A.

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

Case No.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Date: August 30, 2007 Signature: /s/ Bart H. Skavlem Debto Bart H. Skavlem Signature: /s/ Linda A. Skavlem Date: August 30, 2007 (Joint Debtor, if any) Linda A. Skavlem [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

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United States Bankruptcy Court Western District of Washington

IN RE:	Case No
Skavlem, Bart H. & Skavlem, Linda A.	Chapter 13
Debtor(s)	*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 11,043.00 2007 YTD Employment - Husband 8,744.00 2007 YTD Employment - Wife 28,557.00 2006 Employment - Husband 15,211.00 2006 Employment - Wife

2. Income other than from employment or operation of business

50,239.00 2005 Employment - Joint

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Notice of Trustee Sale

Foreclosure

Pierce County Superior Court,

Sale Date 8/31/2007

of Real Property; 07-2-08867-4

Pierce County v. Various Parcels Application for Judgment of Foreclosure by Summary **Proceedings**

State of Washington

Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

STATE OF WASHINGTON **DIVISION OF CHILD SUPPORT** PO BOX 11520

TACOMA, WA 98411-5520

DATE OF SEIZURE 7/18/2007

DESCRIPTION AND VALUE OF PROPERTY **Bank Accounts**

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

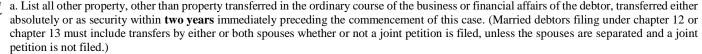
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE LAW OFFICES OF DOUGLAS J. KAUKL 14705 MERIDIAN E **PUYALLUP, WA 98375**

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/13/2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,100.00

10. Other transfers



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

 \checkmark

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 30, 2007 Signature /s/ Bart H. Skavlem Bart H. Skavlem of Debtor Date: August 30, 2007 Signature /s/ Linda A. Skavlem Linda A. Skavlem of Joint Debtor (if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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United States Bankruptcy Court Western District of Washington

IN RE:		Case No	
Skavlem, Bart H. & Skavlem, Linda A.		Chapter 13	
	Debtor(s)		
	VERIFICATION OF CREDITOR I	MATRIX	
The above named debtor(s) hereb	y verify(ies) that the attached matrix listing c	reditors is true to the best of my(our) knowledge.	
Date: August 30, 2007	Signature: /s/ Bart H. Skavlem		
	Bart H. Skavlem	Debtor	
Date: August 30, 2007	Signature: /s/ Linda A. Skavlem		
	Linda A. Skaylem	Ioint Debtor if any	

ALLIANCE ONE RECEIVABLES MGMT., INC. 6565 KIMBALL DRIVE SUITE 200 GIG HARBOR, WA 98335

AMERICAN ONLINE C/O NCO FINANCIAL SYSTEMS, INC. PO BOX 15740 WILMINGTON, DE 19850-5740

AR STRAT 20819 72ND AVE S, SUITE 305 KENT, WA 98032

BENEFICIAL MORTGAGE 961 WEIGEL DR ELMHURST, IL 60126

BENEFICIAL/HFC CONSUMER BANK PO BOX 8603 ELMHURST, IL 60126

CHARLES MCGINNIS 4421 HARMON LANE CARLSBAD, NM 88220

CHICAGO TITLE COMPANY OF WASHINGTON LSI DIVISION, INC, AS TRUSTEE 3500 188TH ST LYNNWOOD, WA 98037

CITY TREASURER
DEPT OF PUBLIC UTILITIES
PO BOX 11007
TACOMA, WA 98411-0007

COOKING CLUB OF AMERICA C/O UNIVERSAL FIDELITY LP PO BOX 941911 HOUSTON, TX 77094-8911

DAIMLERCHRYSLER SERVICE TRUSTEE PAYMENT DEPT 100301 PO BOX 55000 DETROIT, MI 48255-1003

DIAGNOSTIC IMAGING NW PO BOX 9888 LAKEWOOD, WA 98498-0888

FORD MOTOR CREDIT COMPANY PO BOX 6508 MESA, AZ 85216-6508

GOOD SAMARITAN HOSPITAL PO BOX 598 PUYALLUP, WA 98371

GRAHAM MEDICAL CLINIC 21120 MERIDIAN E PO BOX 1188 GRAHAM, WA 98338

HEALTHCARE BILLING SERVICES PO BOX 6386
BELLEVUE, WA 98008

HFC 307 29TH STREET NE PUYALLUP, WA 98372 HOUSEHOLD FINANCE CORP C/O RMS RECEIVABLES MGMT SOLUTIONS 260 E WENTWORTH AVE WEST ST PAUL, MN 55118

KRISTA WHITE BISHOP, WHITE & MARSHALL, P.S. PO BOX 2186 SEATTLE, WA 98101

MARY BRIDGE CHILDREN'S HEALTH ALLIANCE PO BOX 5888
TACOMA, WA 98415

MEDICAL IMAGING NORTHWEST, LLP PO BOX 98888 LAKEWOOD, WA 98498-8888

MERCHANTS CREDIT ASSOC. PO BOX 7416 BELLEVUE, WA 98008

MICHELLE SKAVLEM 10715 211TH AVE CT E BONNEY LAKE, WA 98391-6655

MULTICARE
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SEATTLE, WA 98124-1616

NCO FINANCIAL SYSTEMS, INC. 33400 8TH AVE S, SUITE 100 FEDERAL WAY, WA 98003

NW MEDICAL SPECIALTIES 1624 S "I" ST STE 305 TACOMA, WA 98405

OFFICE OF THE PROSECUTING ATTORNEY CIVIL DIVISION 955 TACOMA AVENUE SOUTH, SUITE 301 TACOMA, WA 98402-2160

OLYMPIC COLLECTION, INC. PO BOX 69667 SEATTLE, WA 98168-9667

OMNIUM WORLDWIDE, INC. PO BOX 956842 ST LOUIS, MO 63195

OSI COLLECTION SERVICES, INC. PO BOX 986
BROOKFIELD, WI 53008-0986

OSI COLLECTION SERVICES, INC. PO BOX C-68965 SEATTLE, WA 98168-0965

OWEN SNAP ON TOOLS C/O OLYMPIC COLLECTION, INC. PO BOX 69667 SEATTLE, WA 98168-9667

PACIFIC NORTHWEST COLLECTIONS, INC. 819 PACIFIC AVE TACOMA, WA 98402-5299

PACIFIC SPORTS MEDICINE 3315 S 23RD ST TACOMA, WA 98405

PARKING SERVICES
ATTN: COLLECTION DEPT
4739 UNIVERSITY WAY NE #1646
SEATTLE, WA 98105-4492

PIERCE COUNTY ASSESSOR-TREASURER 2401 SOUTH 35TH STREET, RM 142 TACOMA, WA 98409-6111

PIERCE COUNTY DISTRICT COURT 930 TACOMA AVE S, ROOM 601 TACOMA, WA 98402-2175

PIERCE COUNTY DISTRICT COURT 1902 S 96TH ST TACOMA, WA 98444

PROGRESSIVE NORTHERN INSURANCE PO BOX 43258 RICHMOND HEIGHTS, OH 44143

PUYALLUP FOOT & ANKLE CENTER 10116 116TH ST E #103 PUYALLUP, WA 98383-3541

PUYALLUP MUNICIPAL COURT 929 E MAIN ST, SUITE 120 PUYALLUP, WA 98371

PUYALLUP VALLEY FAMILY MEDICAL PO BOX 40 PUYALLUP, WA 98371-0137

QUEST DIAGNOSTICS INC. PO BOX 41652 PHILADELPHIA, PA 19101-1652

QWEST PO BOX 12480 SEATTLE, WA 98111-4480

QWEST COMMUNICATION BANKRUPTCY DEPARTMENT PO BOX 5508 BISMARCK, ND 58506

QWEST COMMUNICATION FKA US WEST 20 E THOMAS 17TH FLOOR PHOENIX, AZ 85012

RAINIER ANESTHIA ASSOCIATES 400 PIONEER AVE PUYALLUP, WA 98372

RAINIER ORTHOPEDIC INSTITUTE 3801 5TH ST SE PUYALLUP, WA 98374

RICHARD J. HAYDEN, P.S. 1427 W 6TH AVE SPOKANE, WA 99204-3303

RITZVILLE DISTRICT COURT 210 WEST BROADWAY AVE RITZVILLE, WA 99169-1860

SEATAC TOOLS & EQUIPMENT 26011 SUMNER BUCKLEY HWY BUCKLEY, WA 98321

SILKIES
BILLING CENTER
PO BOX 70120
PHILADELPHIA, PA 19176-0120

SOCIAL TREATMENT OPPORTUNITY 12812 - 101 AVE CT E STE 103 PO BOX 731845 PUYALLUP, WA 98373

ST FRANCIS HOSPITAL DEPT #2000 PO BOX 34936 SEATTLE, WA 98124-1936

ST JOSEPH MEDICAL CENTER DEPT 3067 PO BOX 34967 SEATTLE, WA 98124-1936

STATE OF WASHINGTON DIVISION OF CHILD SUPPORT PO BOX 11520 TACOMA, WA 98411-5520

STEVEN BRACK 702 23RD AVE SE PUYALLUP, WA 98373

T-MOBILE PO BOX 742596 CINCINATI, OH 45274 TELECHECK
PO BOX 17450
DENVER, CO 80217

UNIVERSAL FIDELITY LP PO BOX 940880 HOUSTON, TX 77094-7880

US BANK
PO BOX 1800
SAINT PAUL, MN 55101-0800

US BANK - RECOVERY DEPARTMENT ATTN: KIM MALLORY PO BOX 5227, ML CN-OH-W15 CINCINNATI, OH 45202-5227

WASHINGTON STATE SUPPORT REGISTRY PO BOX 45868 OLYMPIA, WA 98504-5868

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